

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kevin J. Urbine
 Debtor

Case No. 19-17901-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db +Kevin J. Urbine, 43 Valley Road, Wyomissing Hills, PA 19610-1955
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14442263 CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
 14442268 +DIAMOND CU, 1600 MEDICAL DR, POTTSTOWN, PA 19464-3281
 14442264 +Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256
 14442261 +Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037
 14442275 PNC BANK MORTGAGE SERVIC, PO BOX 8703, Dayton, OH 45401-8703
 14442274 +PNC Bank, 3232 Nemark Drive, Miamisburg, OH 45342-5421
 14442273 +PNC Bank, POB 1820, Dayton, OH 45401-1820
 14442276 +PNC Mortgage, c/o Alyk L. Oflazian, Esquire/KML Law Gr,
 Ste. 5000 - BNY Mellon Indep. Center, 701 Market Street, Philadelphia, PA 19106-1538
 14442277 +SANTANDER BANK NA, PO BOX 12646, READING, PA 19612-2646
 14442278 +SANTANDER BANK NA, 1130 Berkshire Boulevard, Wyomissing, PA 19610-1242
 14442262 +Trans Union, P.O. Box 1000, Chester, PA 19016-1000
 14442280 +Valerie Urbine, 43 Valley Road, Reading, PA 19610-1955
 14442281 +Wells Fargo Bank, 2585 State Hill Rd, Reading, PA 19610-1817

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: glutz@hvmllaw.com Jan 10 2020 03:28:48 GEORGE M. LUTZ,

Hartman, Valeriano, Magovern, Lutz, PC, 1025 Berkshire Blvd., Suite 700, P.O. Box 5828,
 Wyomissing, PA 19610
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 10 2020 03:29:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Jan 10 2020 03:29:38 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14442266 +EDI: CAPITALONE.COM Jan 10 2020 08:18:00 CAPITAL ONE BANK USA NA, PO BOX 30281,
 SALT LAKE CITY, UT 84130-0281
 14442267 +EDI: CHASE.COM Jan 10 2020 08:18:00 CHASE/BANK ONE CARD SERV, PO BOX 15298,
 WILMINGTON, DE 19850-5298
 14442265 +E-mail/Text: bankruptcy.notifications@fisglobal.com Jan 10 2020 03:29:45 Chex Systems Inc.,
 ATTN: Customer Relations, 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703
 14442270 EDI: DISCOVER.COM Jan 10 2020 08:18:00 DISCOVER FINCL SVC LLC, PO BOX 15316,
 WILMINGTON, DE 19850-5316
 14442269 EDI: DISCOVER.COM Jan 10 2020 08:18:00 Discover Bank, P.O. Box 15316,
 Wilmington, DE 19850
 14445116 EDI: DISCOVER.COM Jan 10 2020 08:18:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14442271 EDI: IRS.COM Jan 10 2020 08:18:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 14442272 +EDI: CHASE.COM Jan 10 2020 08:18:00 JPMCB Card Service, 301 North Walnut Street, Floor 09,
 Wilmington, DE 19801-3971
 14447336 E-mail/Text: RVSVBICNOTICE1@state.pa.us Jan 10 2020 03:29:30
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
 Harrisburg PA 17128-0946
 14442279 +EDI: DRIV.COM Jan 10 2020 08:18:00 SANTANDER CONSUMER, 8585 N STEMMONS FWY STE 1100-N,
 Dallas, TX 75247-3822

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

GEORGE M. LUTZ on behalf of Debtor Kevin J. Urbine glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1	Kevin J. Urbine		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	19-17901-elf		
	Social Security number or ITIN	xxx-xx-2016	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 12/20/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin J. Urbine	
2. All other names used in the last 8 years		
3. Address	43 Valley Road Wyomissing Hills, PA 19610	
4. Debtor's attorney Name and address	GEORGE M. LUTZ Hartman, Valeriano, Magovern, Lutz, PC 1025 Berkshire Blvd. Suite 700 P.O. Box 5828 Wyomissing, PA 19610	Contact phone (610) 779-0772 Email: glutz@hvmlaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 1/9/20

For more information, see page 2

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